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United States Bankruptcy Court  
District of New Jersey -- Newark

**Caption in Compliance with D. N.J. LBR 9004-**

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Order Filed on January 17, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY --- NEWARK

-----X

In Re:

Emanuel H. Neto

Case No: 19-11380-VFP

&

Catherine Padinha-Neto

CHAPTER 13

Hon. Vincent F. Papalia

U.S.B.J.

Debtors

-----X

**ORDER VACATING DISMISSAL OF CHAPTER 13 CASE AND DIRECTING THE  
ISSUANCE OF A CHAPTER 13 DISCHARGE TO THE DEBTORS**

The relief set forth on the following pages, numbered two (2)  
through two (2) is hereby **ORDERED**.

**DATED: January 17, 2025**

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

**Page 2**

Debtors: Emanuel H. Neto and Catherine Padinha-Neto

Case No. 19-11380-VFP

Caption: ORDER VACATING DISMISSAL OF CHAPTER 13 CASE AND DIRECTING  
THE ISSUANCE OF A CHAPTER 13 DISCHARGE TO THE DEBTORS

THIS MATTER having been opened to the Court by Nicholas Fitzgerald, the debtors' counsel, upon the debtors' Motion for an order vacating the July 22, 2024 dismissal of the debtors' Chapter 13 case and directing the issuance of a Chapter 13 discharge to the debtors with the grounds for the motion compelling the issuance of a discharge being that the debtors have now resolved the issue of their post-petition mortgage arrears; and good and sufficient cause appearing therefrom for the entry of this Order;

It is

**ORDERED**, that the dismissal of the debtors' Chapter 13 case which was ordered on July 22, 2024 be and is hereby vacated; and it is further

**ORDERED**, that the Clerk of Court shall review this case issuance of a standard discharge to the debtors and, if appropriate, the Clerk of Court shall serve a copy of the standard discharge upon all of the debtors' creditors and parties in interest; and it is further

**ORDERED**, that after the issuance a standard discharge by the Clerk of Court, the case shall be re-closed.

In re:  
Emanuel H. Neto  
Catherine V. Padinha-Neto  
Debtors

Case No. 19-11380-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 17, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

District/off: 0312-2

User: admin

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Date Rcvd: Jan 17, 2025

Form ID: pdf903

Total Noticed: 2

Nicholas Fitzgerald

on behalf of Joint Debtor Catherine V. Padinha-Neto fitz2law@gmail.com nadiafinancial@gmail.com

Nicholas Fitzgerald

on behalf of Debtor Emanuel H. Neto fitz2law@gmail.com nadiafinancial@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com

TOTAL: 10